

UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO

In Re:

BENJAMIN PORTO MORAZA

MARTA CASTRO FIGUEROA

Debtor

01 MAR 16 PM 2:21

RECEIVED AND FILED

Case No.

Chapter 13

01-03030

**NOTICE OF FILING PETITION IN BANKRUPTCY UNDER
CHAPTER 13 AND OF AUTOMATIC STAY OF SUITS**

You are hereby notified that the above named debtor(s) has filed a petition under chapter 13 of Title 11, United States Code on MAR 16 2001

Pursuant to the provisions of 11 USC 362, the filing of the petition by the above named debtor operates as a stay of the commencement or continuation of any court or other proceeding against debtor, of the enforcement of any judgement against him, of any act or the commencement or continuation of any court proceeding to enforce any lien on the property of the debtor, and of any court proceeding commenced for the purpose of rehabilitation of the debtor or the liquidation of his estate.

You are further notified that under Bankruptcy Act, 11 USC 1301, a creditor may not act, or commence or continue any civil action, to collect all or any part of a consumer debt of the debtor from any individual that is liable of such debt with the debtor.


This notice is sent to you by order of the United States Bankruptcy Judge.

In San Juan, Puerto Rico, this MAR 16 2001



Celestino Matta Méndez
Clerk, U.S. Bankruptcy Court

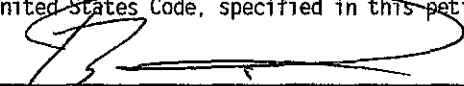


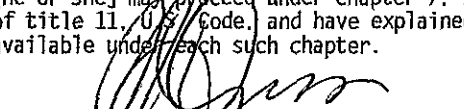
By:


Deputy Clerk

3030-E

FORM B1 UNITED STATES BANKRUPTCY COURT PUERTO RICO DISTRICT OF PUERTO RICO		Voluntary Petition
NAME OF DEBTOR (if individual, enter Last, First Middle): PORTO MORAZA, BENJAMIN	NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle): CASTRO FIGUEROA, MARTA	
ALL OTHER NAMES USED BY THE DEBTOR IN THE LAST 6 YEARS (include married, maiden, and trade names): NONE	ALL OTHER NAMES USED BY THE JOINT DEBTOR IN THE LAST 6 YEARS (include married, maiden, and trade names): NONE 01-03030	
SOC. SEC./TAX I.D. NO. (if more than one, state all): 584-14-7655	SOC. SEC./TAX I.D. NO. (if more than one, state all): 584-58-3947	
STREET ADDRESS OF DEBTOR: URB SAGRADO CORAZON 1628 SANTA EDUVIGES SAN JUAN, PR 00926 Ph:	STREET ADDRESS OF JOINT DEBTOR: URB SAGRADO CORAZON 1628 SANTA EDUVIGES SAN JUAN, PR 00926	
COUNTY OF RESIDENCE OR OF THE PRINCIPAL PLACE OF BUSINESS:	COUNTY OF RESIDENCE OR OF THE PRINCIPAL PLACE OF BUSINESS:	
MAILING ADDRESS OF DEBTOR: SAME	MAILING ADDRESS OF JOINT DEBTOR: SAME	
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (if different from street address above): NOT APPLICABLE		
Information Regarding the Debtor (Check the Applicable Boxes)		
VENUE (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.		
TYPE OF DEBTOR (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____	CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding	
NATURE OF DEBTS (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business	FILING FEE (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.	
CHAPTER 11 SMALL BUSINESS (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. §101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. §1121(e) (Optional)		
STATISTICAL/ADMINISTRATIVE INFORMATION (Estimates Only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		
ESTIMATED NO. OF CREDITORS: <input checked="" type="checkbox"/> 1-15 ESTIMATED ASSETS (thousands): <input checked="" type="checkbox"/> \$100,001 to \$500,000 ESTIMATED DEBTS (thousands): <input checked="" type="checkbox"/> \$100,001 to \$500,000		

FILED
AND
ORDERED
MAY 16 PM 2:19
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Voluntary Petition (This page must be completed and filed in every case)		NAME OF DEBTOR(S): BENJAMIN PORTO MORAZA and MARTA CASTRO FIGUEROA	FORM B1, Page 2
PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS			
LOCATION WHERE FILED: NONE	CASE NUMBER:	DATE FILED:	
PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR			
NAME OF DEBTOR: NONE	CASE NUMBER:	DATE:	
DISTRICT:	RELATIONSHIP:	JUDGE:	
SIGNATURES			
SIGNATURE(S) OF DEBTOR(S) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, U.S. Code, understand the relief available under each such chapter and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X  Debtor: BENJAMIN PORTO MORAZA X  Joint Debtor: MARTA CASTRO FIGUEROA Telephone No. (if In Pro Per): Date: 3/12/01		SIGNATURE OF DEBTOR (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X _____ Signature of Authorized Individual Name: Title: Date:	
SIGNATURE OF ATTORNEY X  Attorney: Jorge L. Acevedo Colon Bar No.: #121412 Firm Name: Acevedo Colon-Velez Wamp Address: PO BOX 4617 CAROLINA, PR 00984-4617 Telephone No: (787) 768-0085 Date: 3/12/01		SIGNATURE OF NON-ATTORNEY PETITION PREPARER I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Name: Social Security Number: Address:	
EXHIBIT A (To be completed if debtor is required to file periodic reports (e.g., forms 10K & 10Q) with the SEC pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) [] Exhibit A is attached and made a part of this petition.		Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:	
EXHIBIT B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, U.S. Code, and have explained the relief available under each such chapter. X  Attorney: Jorge L. Acevedo Colon Date: 3/12/01		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X _____ Signature of Preparer Date: A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 USC §110; 18 USC §156	

UNITED STATES BANKRUPTCY COURT
FOR THE PUERTO RICO DISTRICT OF PUERTO RICO

In re BENJAMIN PORTO MORAZA
and
MARTA CASTRO FIGUEROA

Case No.
Chapter 13

/ Debtors

Attorney for Debtor: Jorge L. Acevedo Colon

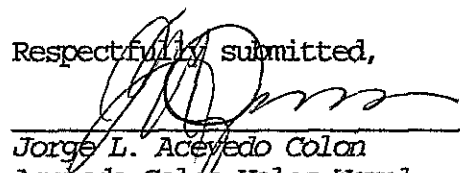
STATEMENT Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:
 - a) For legal services rendered, or to be rendered in contemplation of
and in connection with this case \$ 1,500.00
 - b) Prior to the filing of this Statement, Debtor(s) has paid. 315.00
 - c) Balance Due 1,185.00
3. The Filing Fee *has been paid*.
4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the
debtor(s) in determining whether to file a petition under Title 11, U.S.C.
 - b) Preparation and filing of the petition, schedules, statement of affairs and other
documents required by the court.
 - c) Representation of the debtor(s) at the first meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings,
wages and compensation for services performed, and
none other.
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid
balance remaining, if any, will be from earnings, wages and compensation for services
performed, and *none other*.
7. The undersigned has received no transfer, assignment or pledge of property except the
following for the value stated:
None.
8. The undersigned has not shared or agreed to share with any other entity, other than
with members of the undersigned's law firm, any compensation paid or to be paid except
as follows: *None*.

Dated: 3/12/01

Respectfully submitted,

Attorney for Petitioner: 
Jorge L. Acevedo Colon
Acevedo Colon-Velez Wampl
PO BOX 4617
CAROLINA, PR 00984-4617

UNITED STATES BANKRUPTCY COURT
 FOR THE PUERTO RICO DISTRICT OF PUERTO RICO

In re BENJAMIN PORTO MORAZA
 and
 MARTA CASTRO FIGUEROA

Case No.
 Chapter 13

/ Debtors

Attorney for Debtor: Jorge L. Acevedo Colon

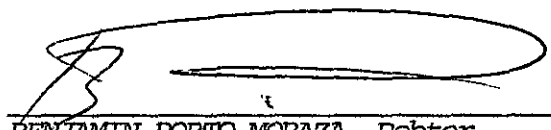
SUMMARY OF SCHEDULES

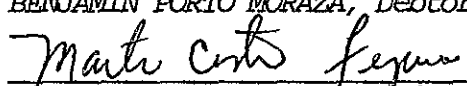
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS ASSETS	SCHEDULED LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 165,000.00		
B - Personal Property	Yes	3	\$ 10,182.00		
C - Property Claimed As Exempt	Yes	1			
D - Creditor Holding Secured Claims	Yes	1		\$ 145,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$ 13,917.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$ 21,900.89	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 3,626.96
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,544.00
Total Number of sheets in ALL Schedules > 13					
Total Assets > \$			175,182.00		
Total Liabilities > \$				180,817.89	

In re: BENJAMIN PORTO MORAZA and
MARTA CASTRO FIGUEROA / Debtors Case No.

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing Summary and Schedules, consisting of 1 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 3/12/01 Signature 
BENJAMIN PORTO MORAZA, Debtor

Date 3/12/01 Signature 
MARTA CASTRO FIGUEROA, Joint Debtor

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

In re: *BENJAMIN PORTO MORAZA and*
MARTA CASTRO FIGUEROA / Debtors Case No.

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	H	Market	Amount of
		W	Value of	Secured
		J	Debtor's	Claim
		C	Interest	
<i>Res Sagr Corazon 1628 Sta Eduviges</i>		J	\$ 165,000	\$ 145,000
Total			\$ 165,000	

In re: *BENJAMIN PORTO MORAZA and*
MARTA CASTRO FIGUEROA

/ Debtors Case No.

SCHEDULE B - PERSONAL PROPERTY

Description of Property	Location	H W J C	Market Value of Debtor's Interest Before Claim
1. Cash on hand. \$100.00		J	\$ 100
2. Checking, savings or other financial accounts, certificates of deposits or shares in banks, savings, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. Checking acc. Doral		J	\$ 147
3. Security deposits with public utilities, telephone companies, landlords, and others. Utility deposits AAA, AEE, PRT pledge to acc.		J	\$ 350
4. Household goods and furnishings, including audio, video, and computer equipment. Furniture, appliances, miscelanea		J	\$ 5,000
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. [x] NONE			
6. Wearing apparel. \$200.		J	\$ 200
7. Furs and jewelry. Men watch, conyugal fingerrings, miscelanea		J	\$ 500
8. Firearms and sports, photographic, and other hobby equipment. S/W Pistol		J	\$ 385
9. Interests in insurance policies. [x] NONE			
10. Annuities. [x] NONE			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. [x] NONE			
12. Stock and interests in incorporated and unincorporated businesses. [x] NONE			

In re: BENJAMIN PORTO MORAZA and
MARTA CASTRO FIGUEROA / Debtors Case No.

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim
13. Interests in partnerships or joint ventures. [x] NONE			
14. Government and corporate bonds and other negotiable and non-negotiable instruments. [x] NONE			
15. Accounts receivable. [x] NONE			
16. Alimony, maintenance, support, and property settlements, to which the debtor is or may be entitled. [x] NONE			
17. Other liquidated debts owing debtor including tax refunds. [x] NONE			
18. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. [x] NONE			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. [x] NONE			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and the rights to setoff claims. [x] NONE			
21. Patents, copyrights, and other intellectual property. [x] NONE			
22. Licenses, franchises, and other general intangibles. [x] NONE			
23. Automobiles, trucks, trailers, and other vehicles and accessories. Mit Galant '94		J	\$ 3,500
24. Boats, motors, and accessories. [x] NONE			

In re: *BENJAMIN PORTO MORAZA and*
MARTA CASTRO FIGUEROA

/ Debtors Case No.

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim
25. Aircraft and accessories. [x] NONE			
26. Office equipment, furnishings, and supplies. [x] NONE			
27. Machinery, fixtures, equipment, and supplies used in business. [x] NONE			
28. Inventory. [x] NONE			
29. Animals. [x] NONE			
30. Crops - growing or harvested. [x] NONE			
31. Farming equipment and implements. [x] NONE			
32. Farm supplies, chemicals, and feed. [x] NONE			
33. Other personal property of any kind not already listed. [x] NONE			

Total \$ 10,182

In re: BENJAMIN PORTO MORAZA and
MARTA CASTRO FIGUEROA / Debtors Case No.

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor elects the exemptions to which debtor is entitled under:
[x] 11 USC 522(b) (1): Exemptions provided in 11 USC 522(d).

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property w/o Deducting Exemption
<u>Real Property</u>			
<u>Res Sagr Corazon 1628 Sta Eduviges</u>			\$ 165,000
	11 USC 522 (d) (1)	\$ 20,000	
<u>Cash on hand</u>			
<u>\$100.00</u>			\$ 100
	11 U.S.C. 522 (d) (5)	\$ 100	
<u>Deposits of money with banks, etc</u>			
<u>Checking acc. Doral</u>			\$ 147
	11 U.S.C. 522 (d) (5)	\$ 147	
<u>Security deposits with public utilities, landlords, etc.</u>			
<u>Utility deposits AAA, AEE, PRT pledge to acc.</u>			\$ 350
	11 U.S.C. 522 (d) (5)	\$ 350	
<u>Household goods and furnishings</u>			
<u>Furniture, appliances, miscelanea</u>			\$ 5,000
	11 USC 522 (d) (3)	\$ 5,000	
<u>Wearing apparel</u>			
<u>\$200.</u>			\$ 200
	11 USC 522 (d) (3)	\$ 200	
<u>Furs and jewelry</u>			
<u>Men watch, conyugal fingerrings, miscelanea</u>			\$ 500
	11 USC 522 (d) (4)	\$ 500	
<u>Firearms, and sports, photographic, and other hobby equipment</u>			
<u>S/W Pistol</u>			\$ 385
	11 U.S.C. 522 (d) (5)	\$ 385	
<u>Automobiles, trucks, trailers, etc, and accessories</u>			
<u>Mit Galant '94</u>			\$ 3,500
	11 USC 522 (d) (2)	\$ 3,500	

Any exemption not used is to be applied on any assets which Petitioners have forgotten or neglected to list, up to \$16,600.00, under 11 USC 522(d) (5).

In re: *BENJAMIN PORTO MORAZA and*
MARTA CASTRO FIGUEROA

/ Debtors Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Creditor Name and Address	Date, Nature of Lien, Description & Value	Claim Amount	Unsecured Portion and Notes*
1. Account No. 75138205 RG MORTGAGE PO BOX 362394 SAN JUAN, PR 00936-2394	'97 Mortgage Res Sagr Corazon 1628 Sta Eduviges Value: \$ 165,000.00	\$ 145,000.00	\$ 0.00 *Joint Debt

No continuation sheets attached

Subtotal: \$ 145,000.00
Total: \$ 145,000.00

In re: BENJAMIN PORTO MORAZA and
MARTA CASTRO FIGUEROA

/ Debtors Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

PRIORITY TYPE: Taxes and Certain Other Debts Owed to Governmental Units

Creditor Name and Address	Claim Date and Consideration	Claim Amount	Amount with Priority and Notes*
1. Account No. 584-14-7655 DEPARTAMENTO DE HACIENDA SECCION DE QUIEBRAS PO BOX 9024140 SAN JUAN, PR 00902-4140	'97-'01 State income taxes	\$ 13,917.00	\$ 1,754.00 *Joint Debt

SECRETARY OF JUSTICE Representing: DEPARTAMENTO DE HACIENDA
PO BOX 192
SAN JUAN, PR 00902-0192

In re: *BENJAMIN PORTO MORAZA and*
MARTA CASTRO FIGUEROA

/ Debtors Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

- ☐ Debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. §507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4300* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4300* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. §507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$1950* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. §507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. §507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. §507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. §507(a)(9).

* Amounts are subject to adjustment on April 1, 2001, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re: BENJAMIN PORTO MORAZA and
MARTA CASTRO FIGUEROA

/ Debtors Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
1. Account No. 5424180337719204 CITIBANK PO BOX 8105 S. HACKENSACK, NJ 07606-8105	Credit card purchases	\$ 3,156.66 *Joint Debt
2. Account No. 120438 SJ CAPESTR. COMMERCIAL RECOVERY SERVICES PO BOX 270043 SAN JUAN, PR 00927-0043	Medical bills	\$ 100.00 *Joint Debt
3. Account No. 10051961042 DYMACOL 3070 LAWSON BLVD PO BOX 9017 OCEANSIDE, NY 11572-9017	Merchandise	\$ 82.70 *Joint Debt
4. Account No. TWA170B37K FORD MOTOR CREDIT CORP PO BOX 364189 SAN JUAN, PR 00936-4189	Former auto loan Vehicule repossessed	\$ 4,475.56 *In Dispute *Joint Debt
5. Account No. 90330046005NDI11269 NORTH SHORE AGENCY, INC. PO BOX 8901 WESTBURY, NY 11590-8901	Merchandise	\$ 17.57 *Joint Debt
6. Account No. 02500213380080201 POPULAR LEASING PO BOX 15011 SAN JUAN, PR 00902-8511	2/01 Auto lease Vehicule repossessed on 2/01	Unknown *Joint Debt
7. Account No. 4638415016811434 PROVIDIAN NATIONAL BANK PO BOX 660737 DALLAS, TX 75266-0737	Credit card purchases Visa	\$ 11,554.34 *Joint Debt
8. Account No. 9585078579191 SEARS PO BOX 70148 SAN JUAN, PR 00936-8148	Credit card purchases	\$ 2,514.06 *Joint Debt

No continuation sheets attached

Subtotal: \$ 21,900.89
Total: \$ 21,900.89

In re: BENJAMIN PORTO MORAZA and
MARTA CASTRO FIGUEROA

/ Debtors Case No.

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Name and Address of Other Parties to Instrument	Notes of Contract or Lease and Debtor's Interest
POPULAR LEASING AND RENTAL PO BOX 50045 SAN JUAN, PR 00903	Contract type: Vehicle lease Terms: \$317. mo Beginning date: 2/96 Debtor's Interest: Lessee Description: Explorer '94

In re: *BENJAMIN PORTO MORAZA and*
MARTA CASTRO FIGUEROA

/ Debtors Case No.

SCHEDULE H - CODEBTORS

Name and Address
of Codebtor

Name and Address
of Creditor

☒ Debtor has no codebtors.

In re: BENJAMIN PORTO MORAZA and
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/ Debtors Case No.

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

DEBTOR'S MARITAL STATUS: *Married*

DEPENDENTS OF DEBTOR AND SPOUSE:

<u>NAME</u>	<u>AGE</u>	<u>RELATIONSHIP</u>
Veronica	20	Daughter
Ricardo	19	Son

EMPLOYMENT:

	<u>DEBTOR</u>	<u>SPOUSE</u>
Occupation:	Employed	Employed
Name of Employer:	Advance Instruments, Inc	Lumis Fargo
How Long Employed:	6 yrs	7 yrs
Employer Address:	PO Box 29502 San Juan, PR 00929	PO Box 191666 San Juan, PR 00919

INCOME:

	<u>DEBTOR</u>	<u>SPOUSE</u>
Current monthly gross wages, salary, and commissions	\$ 2,750.00	\$ 793.68
Estimated monthly overtime	\$ 0.00	\$ 0.00
	<u>SUBTOTAL</u>	<u>\$ 2,750.00</u>
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 292.88	\$ 89.44
b. Insurance	\$ 32.00	\$ 2.40
c. Union dues	\$ 0.00	\$ 0.00
d. Other:	\$ 0.00	\$ 0.00
	<u>SUBTOTAL OF PAYROLL DEDUCTIONS</u>	<u>\$ 324.88</u>
	<u>TOTAL NET MONTHLY TAKE HOME PAY</u>	<u>\$ 2,425.12</u>

Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
Social security or other government assistance	\$ 0.00	\$ 0.00
Pension or retirement income	\$ 0.00	\$ 0.00
Other monthly income		
Car allowance	\$ 500.00	\$ 0.00
	<u>TOTAL MONTHLY INCOME</u>	<u>\$ 2,925.12</u>
TOTAL COMBINED MONTHLY INCOME	\$ 3,626.96	\$ 701.84

Describe any increase or decrease of more than 10% in any of the above categories
anticipated to occur within the year following the filing of this document:

NONE

In re: BENJAMIN PORTO MORAZA and
MARTA CASTRO FIGUEROA

/ Debtors Case No.

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

[] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,035.00
Are real estate taxes included? Yes <u> </u> No <u>x</u>	
Is property insurance included? Yes <u> </u> No <u>x</u>	
Utilities: Electricity and heating fuel	\$ 110.00
Water and sewer	\$ 50.00
Telephone	\$ 90.00
Other	\$ 0.00
Home maintenance (repairs and upkeep)	\$ 0.00
Food	\$ 500.00
Clothing	\$ 175.00
Laundry and Dry cleaning	\$ 25.00
Medical and Dental expenses	\$ 40.00
Transportation (not including car payments)	\$ 335.00
Recreation, clubs, and entertainment, newspaper, magazines, etc.	\$ 50.00
Charitable contributions	\$ 15.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ 0.00
Life	\$ 0.00
Health	\$ 0.00
Auto	\$ 225.00
Other	\$ 0.00
Taxes (not deducted from wages or included in home mortgages)	\$ 0.00
Installment payments: (Do not list payments to be included in the plan)	
Auto	\$ 0.00
Other Popular Leasing, auto lease	\$ 317.00
Santander, auto lease	\$ 376.00
Alimony, maintenance, and support paid to others	\$ 0.00
Payments for support of additional dependents not living at your home	\$ 0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
Other Miscelanea	\$ 50.00
College tuition	\$ 150.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ 3,543.00

FOR CHAPTER 12 AND 13 DEBTORS ONLY

A. Total projected monthly income	\$ 3,626.96
B. Total projected monthly expenses	\$ 3,543.00
C. Excess income (A minus B)	\$ 83.96
D. Total amount to be paid into plan Monthly	\$ 85.00

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO**

In re **BENJAMIN PORTO MORAZA**
and
CASTRO-FIGUEROA, MARTA

Case No.
Chapter 13

_____/ Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporatea debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

Year to date: \$4,908.24

husband's wages

Last Year: . \$33,849.51

Year before: . \$33,480.00

Year to date: \$1,984.00 apr

wife's wages

Last Year: \$13,198.68

Year before: \$4,575.00

2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ **NONE**

3. Payments to creditors.

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

4. Suits and administrative proceedings, executions, garnishments and attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

5. Repossessions, foreclosures and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

6. Assignments and receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Payee: Jorge L Acevedo Colon Address: PO Box 4617, Carolina, PR 00984	Date of Payment: 03/12/2001 Payor: Benjamin Porto Moraza	\$315.00

10. Other transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

11. Closed financial accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

☒ NONE

12. Safe deposit boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

14. Property held for another person.

List all property owned by another person that the debtor holds or controls.

☒ NONE

15. Prior address of debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

☒ NONE

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

☒ NONE

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, release of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

☒ NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

☒ NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

☒ NONE

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

☒ NONE

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

☒ NONE

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements.

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

☒ NONE

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

☒ NONE

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

☒ NONE

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

☒ NONE

20. Inventories.

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

☒ NONE

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

☒ NONE

21. Current Partners, Officers, Directors and Shareholders.

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

☒ NONE

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

☒ NONE

22. Former partners, officers, directors and shareholders.

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

☒ NONE

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

☒ NONE

23. Withdrawals from a partnership or distribution by a corporation.

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

☒ NONE

24. Tax Consolidation Group.

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six year period immediately preceding the commencement of the case.

☒ NONE

25. Pension Funds.

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six year period immediately preceding the commencement of the case.

☒ NONE

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date 3/14/01

Signature

BENJAMIN PORTO MORAZA

Date 3/12/01

Signature

CASTRO-FIGUEROA, MARTA

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.

UNITED STATES BANKRUPTCY COURT
FOR THE PUERTO RICO DISTRICT OF PUERTO RICO

In re BENJAMIN PORTO MORAZA
and
MARTA CASTRO FIGUEROA

Case No.
Chapter 13

/ Debtors

Attorney for Debtor: Jorge L. Acevedo Colon

CHAPTER 13 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION - JOINT DEBTS

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to be Surrendered

<u>Description of Property</u>	<u>Creditor's Name</u>
NONE	

b. Property to be Retained

<u>Description of Property</u>	<u>Creditor's Name</u>	<u>Intention</u>
Res Sagr Corazon 1628 Sta Eduviges	RG MORTGAGE	Exempt & Redeem 722**

**722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

Signature of Debtor(s)


Debtor: BENJAMIN PORTO MORAZA


Joint Debtor: MARTA CASTRO FIGUEROA

Date: 3/12/01

BENJAMIN PORTO MORAZA
584-14-7655

CITIBANK
PO BOX 8105
S. HACKENSACK, NJ 07606-8105

01-03030

COMMERCIAL RECOVERY SERVICES
PO BOX 270043
SAN JUAN, PR 00927-0043

DEPARTAMENTO DE HACIENDA
SECCION DE QUIEBRAS
PO BOX 9024140
SAN JUAN, PR 00902-4140

DYMACOL
3070 LAWSON BLVD
PO BOX 9017
OCEANSIDE, NY 11572-9017

FORD MOTOR CREDIT CORP
PO BOX 364189
SAN JUAN, PR 00936-4189

NORTH SHORE AGENCY, INC.
PO BOX 8901
WESTBURY, NY 11590-8901

POPULAR LEASING
PO BOX 15011
SAN JUAN, PR 00902-8511

PROVIDIAN NATIONAL BANK
PO BOX 660737
DALLAS, TX 75266-0737

RG MORTGAGE
PO BOX 362394
SAN JUAN, PR 00936-2394

SEARS
PO BOX 70148
SAN JUAN, PR 00936-8148

SECRETARY OF JUSTICE
PO BOX 192
SAN JUAN, PR 00902-0192

IN THE UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO

01-03030

IN THE MATTER OF:

Benjamin Forts Moraza
Melita Castro Figueroa

CASE NUMBER _____

CHAPTER 13

DEBTOR

NOTICE TO DEBTOR OF FILING A PETITION IN BANKRUPTCY UNDER CHAPTER 13

Upon the filing of the instant petition, the items checked were not submitted to the Court:

- ☐ Signature (Upon filing)
- ☐ Master address list (Upon filing)
- ☐ Master address list in Diskette (Upon filing)
- ☐ List of creditors (Upon filing)
- ☐ Social Security Number and/or Employer ID Number (Upon filing)
- ☐ Statement disclosing compensation paid or to be paid to the attorney for the debtor
Must be submitted upon filing or within 15 days or any other date set by the Court. 11 U.S.C. §329 and Rule 2016 (b), Fed.R Bankr.P.
- ☐ Chapter 13 Plan (Must be submitted with the petition or within 15 days) Rule 3015, Fed. R. Bankr.P.
- ☐ Schedules (Must be submitted with the petition or within 15 days)
- ☐ Statement of financial affairs (Official Form 7)
(Must be submitted with the petition or within 15 days. Rule 1007 (b) & (c))

You are hereby notified that upon failure to file any of the above indicated documents within the prescribed period of time specified herein, the Court may enter an order of dismissal without further notice or hearing.

MAR 16 2001

In San Juan, Puerto Rico, this _____.

BY ORDER OF THIS COURT
CELESTINO MATTA-MENDEZ

By: _____

Deputy Clerk